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PATENT

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Attorney Docket No.: 16222U-016600US

Client Ref. No.: 3530

On October 25, 2005

TOWNSEND and TOWNSEND and CREW LLP

By:   
Andrea S. Beck

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Loc Nguyen

Application No.: 10/661,380

Filed: September 12, 2003

For: METHOD AND SYSTEM FOR  
PROVIDING INTERACTIVE  
CARDHOLDER REWARDS IMAGE  
REPLACEMENT

Customer No.: 20350

Confirmation No. 6693

Examiner: Diane I. Lee

Technology Center/Art Unit: 2876

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 1, 2005, please enter the following amendments and remarks:

**Amendments to the Abstract** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 16 of this paper.

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